

Form 132 – 13sum

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 25-16377-CMG
Chapter: 13
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

James N. Hager
57 Stanford Drive
Hazlet, NJ 07730

Deborah Ann Hager
aka Debbie Hager
57 Stanford Drive
Hazlet, NJ 07730

Social Security No.:
xxx-xx-8883

xxx-xx-2433

Employer's Tax I.D. No.:

NOTICE OF HEARING ON CONFIRMATION OF PLAN

Date: 9/3/25
Time: 10:00 AM
Location: Courtroom 3, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.

A copy of the Plan will follow this notice.

Dated: June 18, 2025
JAN: wdr

Jeanne Naughton
Clerk, U. S. Bankruptcy Court

In re:
James N. Hager
Deborah Ann Hager
Debtors

Case No. 25-16377-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jun 18, 2025

User: admin
Form ID: 132

Page 1 of 2
Total Noticed: 11

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ James N. Hager, Deborah Ann Hager, 57 Stanford Drive, Hazlet, NJ 07730-2313
520695814	State of NJ Div of Tax, Att: Compliance & Enforcement - Bkcy, 50 Barrack St, 9th Floor, PO Box 112, Trenton, NJ 08695-0269

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 18 2025 20:49:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 18 2025 20:49:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520695807	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 18 2025 21:07:18	Capital One, Att: Bankruptcy Unit, Box 85167, Richmond, VA 23285-5167
520695808	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Jun 18 2025 21:07:38	Capital One Auto Finance, 3901 Dallas Pkwy, PO Box 260848, Plano, TX 75026-0848
520695809	^ MEBN	Jun 18 2025 20:47:39	Credit One, PO Box 30285, Salt Lake City, UT 84130-0285
520695810	Email/Text: sbse.cio.bnc.mail@irs.gov	Jun 18 2025 20:49:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
520695811	^ MEBN	Jun 18 2025 20:49:09	KML Law Group PC, 701 Market Street, Ste 5000, Philadelphia, PA 19106-1541
520695812	+ Email/Text: netcreditbnc@enova.com	Jun 18 2025 20:49:00	Net Credit Loan, 175 W. Jackson Blvd., Suite 1000, Chicago, IL 60604-2863
520695813	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 18 2025 20:49:00	Select Portfolio Servicing Inc, PO Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 9

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0312-3

User: admin

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Date Rcvd: Jun 18, 2025

Form ID: 132

Total Noticed: 11

in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 20, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 18, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Warren Brumel	on behalf of Joint Debtor Deborah Ann Hager wbrumel@keyportlaw.com brumellawecf@gmail.com;wbrumel@keyportlaw.com
Warren Brumel	on behalf of Debtor James N. Hager wbrumel@keyportlaw.com brumellawecf@gmail.com;wbrumel@keyportlaw.com

TOTAL: 4